

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT DIVISION

In re: JAMES ANDREW LIVINGSTON

Case No.: 21-51005-KMS

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

WARREN A. CUNTZ, JR., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2021.
- 2) The plan was confirmed on 01/25/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/09/2023, 05/08/2024, 10/03/2024.
- 5) The case was dismissed on 04/16/2025.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$18,158.80
Less amount refunded to debtor:	\$.00
NET RECEIPTS:	\$18,158.80

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,823.82
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,317.76
Other:	\$.00
TOTAL EXPENSES OF ADMINISTRATION:	\$4,141.58
Attorney fees paid and disclosed by debtor:	\$.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
1ST FRANKLIN FINANCIAL CORPORATION	Secured	5,057.00	5,105.56	.00	.00	.00
ADVANCE AMERICA	Unsecured	525.00	NA	NA	.00	.00
ADVANCE AMERICA	Unsecured	3,353.26	NA	NA	.00	.00
ADVANCE FINANCIAL ADMINISTRATION	Unsecured	442.73	561.33	561.33	16.76	.00
ASCEND	Unsecured	709.29	NA	NA	.00	.00
BALANCE CREDIT	Unsecured	1,585.58	NA	NA	.00	.00
BANK OF MISSOURI	Unsecured	298.00	347.40	347.40	10.37	.00
CAPITAL ONE BANK (USA) NA	Unsecured	806.00	765.05	765.05	20.67	.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,904.00	1,836.94	1,836.94	54.85	.00
CASHNETUSA	Unsecured	4,233.18	2,308.87	2,308.87	68.83	.00
FIRST HERITAGE CREDIT	Secured	4,517.06	4,517.16	.00	.00	.00
FIRST SAVING BANK	Unsecured	562.00	NA	NA	.00	.00
GENESIS FS CARD SERVIC	Unsecured	265.00	NA	NA	.00	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
INTEGRA CREDIT	Unsecured	282.77	NA	NA	.00	.00
Jefferson Capital Systems LLC	Unsecured	584.00	524.70	524.70	16.54	.00
LENDUMO	Unsecured	4,143.60	NA	NA	.00	.00
LITTLE LAKE LENDING	Unsecured	6,369.08	NA	NA	.00	.00
LVNV Funding LLC	Unsecured	667.00	740.40	740.40	20.01	.00
MARINER FINANCE LLC	Unsecured	6,215.00	6,161.97	6,161.97	194.36	.00
ONEMAIN	Secured	7,382.00	7,304.17	3,895.80	2,438.06	.00
ONEMAIN	Unsecured	3,884.17	7,304.17	3,884.17	122.51	.00
PHH MORTGAGE SERVICES	Secured	167,339.00	168,244.56	.00	.00	.00
Quantum3 Group LLC	Unsecured	225.64	329.55	329.55	5.59	.00
REPUBLIC FINANCE LLC	Unsecured	4,796.00	3,879.79	3,879.79	122.38	.00
RISE CREDIT PERITUS PORTFOLIO	Unsecured	2,825.00	3,668.76	3,668.76	115.72	.00
SCOLOPAX LLC	Unsecured	2,222.00	2,852.20	2,852.20	85.21	.00
SCOLOPAX LLC	Unsecured	1,235.24	1,503.22	1,503.22	47.38	.00
SCOLOPAX LLC	Unsecured	1,365.77	1,620.69	1,620.69	51.09	.00
Simple Fast Loans Inc	Unsecured	454.08	NA	NA	.00	.00
SPEEDY / RAPID CASH	Unsecured	1,110.76	1,116.19	1,116.19	35.18	.00
TARGET CARD SVCS	Unsecured	3,560.48	NA	NA	.00	.00
TOWER LOAN OF COLUMBUS	Unsecured	3,551.00	3,744.03	3,744.03	118.09	.00
WOLLEMI ACQUISITIONS LLC BY AIS	Secured	22,809.00	22,836.10	16,275.00	10,204.00	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
WOLLEMI ACQUISITIONS LLC BY AIS	Unsecured	8,549.10	22,836.10	8,549.10	269.62	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	Claim Allowed	Principal Paid	Interest Paid
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	20,170.80	12,642.06	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	20,170.80	12,642.06	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	44,394.36	1,375.16	.00
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Disbursements:

Expenses of Administration:	\$4,141.58
Disbursements to Creditors:	\$14,017.22
TOTAL DISBURSEMENTS:	\$18,158.80

(12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/30/2025By: /s/WARREN A. CUNTZ, JR.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.